

ACI Worldwide lets merchants offer more than 70 BNPL providers

Article

The news: The global payments technology provider launched **ACI PayAfter**, a solution that lets merchants globally provide customers access to **more than 70 buy now, pay later (BNPL) options**, including giants like **Klarna, Afterpay, and Affirm**, via a single integration, per a press release.

Here's how it works: Merchants can integrate ACI PayAfter through a single application and contract and then can select the BNPL providers most relevant to their customers, per Payments Dive, which helps them offer the payment method faster. It also reduces the complexity and cost of integrating BNPL solutions.

Consumers will see one BNPL option at checkout, ACI PayAfter. They only have to fill out one application and pass a single credit check, which eliminates the inconvenience of completing multiple loan application forms. ACI PayAfter matches them with the BNPL options best suited to their needs. The transaction will go to the first BNPL provider, and if that lender declines, the transaction will go to the next provider—and so on. This gives consumers a better chance of getting approved.

The opportunity: Here's how ACI PayAfter benefits ACI Worldwide, merchants, and BNPL providers.

- **ACI Worldwide** can attract more clients and get a leg up on competitors like [Fiserv](#). It also brings ACI closer to becoming an all-in-one solution for merchants.
- **Merchants** can use ACI PayAfter to reduce cart abandonment by making it faster and more convenient for consumers to check out with their preferred payment method. It also helps meet evolving consumer preferences: The number of BNPL users is expected to grow by double digits **to account for 34.0% of digital buyers by 2025**, [according to](#) our forecast.
- **BNPL providers** gain access to ACI's **network of more than 80,000 merchants**. And they can reach these new merchants and consumers without having to commit time and resources to individual merchant tie-ups.

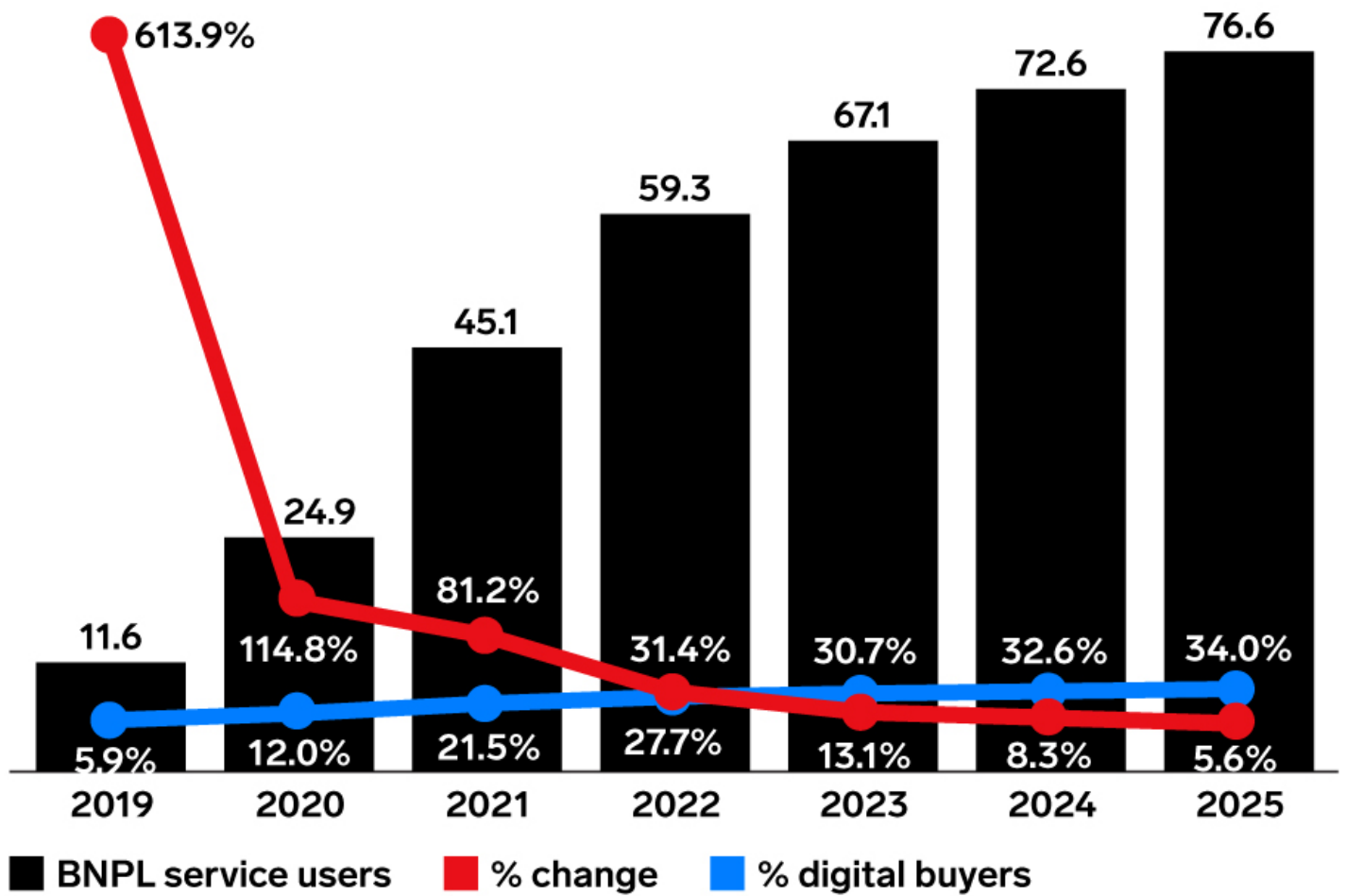
The bigger picture: In the highly competitive BNPL space, one of the main [three strategies](#) providers are pursuing to increase adoption is to push toward universal acceptance. Some providers, like Klarna, are working to achieve this by launching super apps, while others are creating partnerships with major acquirers and processors. ACI PayAfter should help BNPL providers with this goal, letting them reach new customers and grow payments volume.

ACI PayAfter may also be beneficial for impending [regulation](#). Since the technology matches customers with the “best fit” for them, it might improve repayments.

Related content: Check out the BNPL section of the [“Payment Methods and Funding Mechanisms”](#) report, which is part of our payments ecosystem report collection.

US Buy Now, Pay Later (BNPL) Service Users and Penetration, 2019-2025

millions, % change, and % digital buyers



Note: ages 14+; internet users who have accessed a BNPL account digitally and have made a payment toward a purchase at least once in the past year; includes purchases of goods and services

Source: Insider Intelligence, May 2021

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